

# House File 791 - Introduced

HOUSE FILE \_\_\_\_\_  
BY COMMITTEE ON COMMERCE

(SUCCESSOR TO HF 185)

Passed House, Date \_\_\_\_\_ Passed Senate, Date \_\_\_\_\_  
Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_ Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_  
Approved \_\_\_\_\_

## A BILL FOR

1 An Act requiring health care benefit coverage for certain  
2 prosthetic devices and providing an applicability date.  
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:  
4 TLSB 1942HV 82  
5 av/gg/14

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1 1 Section 1. NEW SECTION. 514C.23 COVERAGE FOR PROSTHETIC  
1 2 DEVICES.  
1 3 1. Notwithstanding the uniformity of treatment  
1 4 requirements of section 514C.6, a policy or contract providing  
1 5 for third-party payment or prepayment of health or medical  
1 6 expenses shall provide coverage benefits for prosthetic  
1 7 devices when prescribed by a physician licensed under chapter  
1 8 148, 150, or 150A. Such coverage benefits for prosthetic  
1 9 devices shall provide coverage for prosthetic devices that, at  
1 10 a minimum, equals the coverage and payment for prosthetic  
1 11 devices provided under federal laws for health insurance for  
1 12 the aged and disabled pursuant to 42 U.S.C. } 1395k, 1395l,  
1 13 and 1395m, and 42 C.F.R. } 414.202, 414.210, 414.228, and  
1 14 410.100, as applicable.  
1 15 2. a. This section applies to the following classes of  
1 16 third-party payment provider contracts or policies delivered,  
1 17 issued for delivery, continued, or renewed in this state on or  
1 18 after July 1, 2007:  
1 19 (1) Individual or group accident and sickness insurance  
1 20 providing coverage on an expense-incurred basis.  
1 21 (2) An individual or group hospital or medical service  
1 22 contract issued pursuant to chapter 509, 514, or 514A.  
1 23 (3) An individual or group health maintenance organization  
1 24 contract regulated under chapter 514B.  
1 25 (4) A plan established pursuant to chapter 509A for public  
1 26 employees.  
1 27 (5) An organized delivery system licensed by the director  
1 28 of public health.  
1 29 b. This section shall not apply to accident only,  
1 30 specified disease, short-term hospital or medical, hospital  
1 31 confinement indemnity, credit, dental, vision, Medicare  
1 32 supplement, long-term care, basic hospital and medical=  
1 33 surgical expense coverage as defined by the commissioner,  
1 34 disability income insurance coverage, coverage issued as a  
1 35 supplement to liability insurance, workers' compensation or  
2 1 similar insurance, or automobile medical payment insurance.

### EXPLANATION

2 2  
2 3 This bill provides that despite the uniformity of treatment  
2 4 requirements of Code section 514C.6, an individual or group  
2 5 policy or contract providing for third-party payments of  
2 6 health or medical expenses is required to provide coverage  
2 7 benefits for prosthetic devices that provide, at a minimum,  
2 8 coverage for prosthetic devices equal to the coverage that is  
2 9 provided for under federal laws for the aged and disabled.  
2 10 The bill applies to such contracts or policies delivered,  
2 11 issued for delivery, continued, or renewed in this state on or  
2 12 after July 1, 2007.  
2 13 LSB 1942HV 82  
2 14 av:rj/gg/14